

FILED  
8/1/25 12:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Thanh D. Nguyen**

)  
) **Case No. 21-21228-JAD**  
)  
) **Chapter 13**  
) **Debtor(s).**  
**X Related to Docket No(s) 68**

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: Counsel for the Debtor and Counsel for Chapter 13 Trustee
- ☐ a motion to lift stay  
as to creditor \_\_\_\_\_
- ☐ Other: \_\_\_\_\_

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Chapter 13 Plan dated \_\_\_\_\_
- ☒ Amended Chapter 13 Plan dated 12/4/2023

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- ☐ Debtor(s) Plan payments shall be changed from \$ \_\_\_\_\_ to \$ \_\_\_\_\_ per

\_\_\_\_\_ effective \_\_\_\_\_; and/or the Plan term shall be changed from \_\_\_\_\_  
months to \_\_\_\_\_ months.

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve \_\_\_\_\_ on or before \_\_\_\_\_.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as \_\_\_\_\_ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other:

Attorney Fee's Paid Up to No Look Based on Retainer of \$1,000.00

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 1st day of August, 2025



jsf

United States Bankruptcy Judge  
Jeffery A. Deller

Stipulated by:

/s/ Daniel P. Foster  
Counsel to Debtor

Stipulated by:

/s/ James C. Warmbrodt, Esq.  
Counsel for Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:  
Thanh D. Nguyen  
Debtor

Case No. 21-21228-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 01, 2025

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2025:

Recip ID	Recipient Name and Address
db	+ Thanh D. Nguyen, 1241 Milan Avenue, Pittsburgh, PA 15226-1831
cr	+ Jeannette City School District, Maiello Brungo & Maiello, LLP- Tax Div., 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15377684	+ Allegheny County Family Division, 414 Grant Street, Pittsburgh, PA 15219-2409
15395757	+ Anitra Walker, 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15377689	+ Capital One/Saks, 3455 Hwy 80 West, Jackson, MS 39209-7202
15389568	+ Hoang X. Lai, 2801 Philadelphia Avenue, Pittsburgh, PA 15216-1928
15389159	Marlin Capital Solutions, PO Box 13604, Philadelphia, PA 19101-3604
15395758	+ On Deck Capital, Inc., 12 Powder Springs Street, Suite 240, Marietta, GA 30064-7205
15389161	PA SCDU, PO Box 69112, Harrisburg, PA 17106-9112
15403806	+ United States of America, U.S. Small Business Administration, 411 Seventh Avenue, #1450, Pittsburgh, PA 15219-1905

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 02 2025 00:39:36	BMW Bank of North America, c/o AIS Portfolio Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Aug 02 2025 01:21:49	BMW Financial Services, 1400 City View Drive, Columbus, OH 43215-1495
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 02 2025 00:40:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	Email/Text: bnc-quantum@quantum3group.com	Aug 02 2025 00:32:00	Quantum3 Group LLC, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
15377685	+ Email/PDF: bncnotices@becket-lee.com	Aug 02 2025 01:21:44	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15377687	Email/PDF: acg.bmw.ebn@aisinfo.com	Aug 02 2025 01:42:11	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
15392240	+ Email/PDF: acg.bmw.ebn@aisinfo.com	Aug 02 2025 00:39:22	BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
15377686	+ Email/Text: creditcardbkcorrespondence@bofa.com	Aug 02 2025 00:31:00	Bank of America, 4909 Savarese Circle, Tampa, FL 33634-2413
15389566	Email/Text: bankruptcy@cavps.com	Aug 02 2025 00:32:00	Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285
15377693	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 02 2025 00:31:00	Citizens Bank, 1 Citizens Drive, Riverside, RI 02915
15397583	Email/Text: Bankruptcy.RI@Citizensbank.com	Aug 02 2025 00:31:00	Citizens Bank, N.A., c/o Citizens BK., Charles M. Koutsogiane, AVP, One Citizens Bank Way, MAD, JCA 130, Johnston RI 02919
15381556	Email/PDF: AIS.cocard.ebn@aisinfo.com		

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		Aug 02 2025 00:39:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15377688	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Aug 02 2025 01:52:21	Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293
15387227	+ Email/Text: bankruptcy@cavps.com		
		Aug 02 2025 00:32:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15377690	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 02 2025 01:32:02	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15377691	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 02 2025 00:40:09	Citi, Po Box 6190, Sioux Falls, SD 57117-6190
15389567	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 02 2025 00:40:25	Citibank N.A., 388 Greenwich Street, 14th Floor, New York, NY 10013-2362
15377692	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 02 2025 01:32:01	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15377694	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 02 2025 00:32:00	Comenity Bank/Ann Taylor, Po Box 182789, Columbus, OH 43218-2789
15377695	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 02 2025 00:32:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
15377696	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Aug 02 2025 00:32:00	Comenity Bank/JCrew, Po Box 182789, Columbus, OH 43218-2789
15377697	Email/Text: mrdiscen@discover.com		
		Aug 02 2025 00:31:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
15379764	Email/Text: mrdiscen@discover.com		
		Aug 02 2025 00:31:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15397576	+ Email/Text: kburkley@bernsteinlaw.com		
		Aug 02 2025 00:32:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15389569	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Aug 02 2025 00:32:00	IRS, Department of the Treasury, Fresno, CA 93888-0025
15389277	+ Email/Text: RASEBN@raslg.com		
		Aug 02 2025 00:32:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15377699	+ Email/PDF: ais.chase.ebn@aisinfo.com		
		Aug 02 2025 01:21:44	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15390934	Email/PDF: resurgentbknofications@resurgent.com		
		Aug 02 2025 01:21:44	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15377700	+ Email/Text: FWBankruptcyTeam@mercedes-benz.com		
		Aug 02 2025 00:32:00	Mercedes Benz Financial, P.o. Box 961, Roanoke, TX 76262-0961
15377701	+ Email/Text: bnc@nordstrom.com		
		Aug 02 2025 00:32:02	Nordstrom/TD Bank Usa, 13531 E. Caley Ave, Englewood, CO 80111-6504
15389160	+ Email/Text: bankruptcy@ondeck.com		
		Aug 02 2025 00:32:00	On Deck, 1400 Broadway, New York, NY 10018-5300
15396831	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 02 2025 00:31:00	PNC Bank, National Association, Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15377702	Email/Text: Bankruptcy.Notices@pnc.com		
		Aug 02 2025 00:31:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15398323	Email/Text: RVSVCBICNOTICE1@state.pa.us		
		Aug 02 2025 00:32:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
15434140	Email/Text: bnc-quantum@quantum3group.com		
		Aug 02 2025 00:32:00	Quantum3 Group LLC as agent for, JHPDE SPV II, LLC, PO Box 788, Kirkland, WA 98083-0788
15377703	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Aug 02 2025 00:32:00	Select Portfolio Servicing, 10401 Deerwood Park

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			Blvd, Jacksonville, FL 32256-0505
15378304	^	MEBN	
			Aug 02 2025 00:12:51 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377704	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 01:21:46 Synchrony Bank/Care Credit, C/o PO Box 965036, Orlando, FL 32896-0001
15377705	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 00:54:17 Synchrony Bank/Gap, PO Box 965005, Orlando, FL 32896-5005
15377706	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 01:21:52 Synchrony Bank/JCP, Po Box 965007, Orlando, FL 32896-5007
15377707	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 01:21:42 Synchrony Bank/Lowes, PO Box 965005, Orlando, FL 32896-5005
15377708	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 00:40:18 Synchrony Bank/Luxury, Po Box 965036, Orlando, FL 32896-5036
15377709	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 00:39:22 Synchrony Bank/Old Navy, PO Box 965005, Orlando, FL 32896-5005
15377710	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 01:10:16 Synchrony Bank/TJ Maxx, PO Box 965005, Orlando, FL 32896-5005
15377711	+	Email/PDF: ais.sync.ebn@aisinfo.com	
			Aug 02 2025 00:41:04 Synchrony Bank/Value City Furniture, Po Box 965036, Orlando, FL 32896-5036
15377712		Email/Text: tidewaterlegalebn@twcs.com	
			Aug 02 2025 00:32:00 Tidewater Credit Services, 6520 Indian River Rd, Virginia Beach, VA 23464
15389571		Email/PDF: Citi.BNC.Correspondence@citi.com	
			Aug 02 2025 00:39:32 The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
15377713	+	Email/Text: TFS_Agency_Bankruptcy@toyota.com	
			Aug 02 2025 00:32:00 Toyota Motor Credit Company, Two Walnut Groove Drive, Horsham, PA 19044-2219
15389162	+	Email/Text: bankruptcynotices@sba.gov	
			Aug 02 2025 00:31:00 U.S. Small Business Administration, 409 3rd Street, SW, Washington, DC 20416-0002
15377698		Email/Text: RPSBankruptcyBNCNotification@usbank.com	
			Aug 02 2025 00:32:00 Elan Financial Service, PO Box 108, Saint Louis, MO 63166
15377714		Email/Text: RPSBankruptcyBNCNotification@usbank.com	
			Aug 02 2025 00:32:00 US Bank, 800 Nicollet Mall, Minneapolis, MN 55402
15389163	+	Email/Text: bankruptcynotices@sba.gov	
			Aug 02 2025 00:32:00 US Small Business Administration, P.O. Box 3918, Portland, OR 97208-3918
15377715	+	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	
			Aug 02 2025 01:52:21 Wells Fargo Dealer Services, Po Box 71092, Charlotte, NC 28272-1092

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Commonwealth of Pennsylvania, Department of Revenue
cr		Deutsche Bank National Trust Company, as Trustee,
15389158		Hoang X. Lai
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15389570	*	PA SCDU, PO Box 69112, Harrisburg, PA 17106-9112

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0315-2

User: auto

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**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 03, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 1, 2025 at the address(es) listed below:**

Name	Email Address
------	---------------

Christos A. Katsaounis	
------------------------	--

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue RA-occbankruptcy5@state.pa.us, RA-occbankruptcy6@state.pa.us
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Daniel P. Foster	
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on behalf of Debtor Thanh D. Nguyen dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
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Denise Carlon	
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on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for registered Holders of First Franklin Mortgage Loan Trust 2005-FFH3, Asset-Backed Certificates, Series 2005-FFH3 dcarlon@kmlawgroup.com
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Jennifer L. Cerce	
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on behalf of Creditor Jeannette City School District jlc@mbm-law.net
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Keri P. Ebeck	
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on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
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Office of the United States Trustee	
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ustpregion03.pi.ecf@usdoj.gov
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Ronda J. Winnecour	
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cmecf@chapter13trusteewdpa.com
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TOTAL: 7